

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s):	Antonius Adhi Wiryawan, Kit Man Cheng, Weide Ju, Hichem Sellami, Durgesh Kotwal		
Assignee:	Siebel Systems, Inc.		
Title:	Method and Apparatus for Capturing Commercial Loan Application Data and Assigning a Commercial Loan Request		
Application No.:	10/024,990	Filing Date:	December 19, 2001
Examiner:	Gregory L. Johnson	Group Art Unit:	3691
Docket No.:	OIC0262US	Confirmation No.:	3673

Austin, Texas
April 6, 2009

COMMISSIONER FOR PATENTS
P. O. BOX 1450
ALEXANDRIA, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT**UNDER 37 CFR § 1.97(b)**

Dear Examiner Johnson:

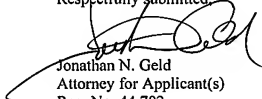
Pursuant to 37 C.F.R. § 1.56, § 1.97 and § 1.98, the documents listed on the accompanying PTO Form-1449 are called to the attention of the Examiner for the above patent application. Pursuant to 37 C.F.R. § 1.98(a)(2), which was amended on September 21, 2004 to eliminate the requirement for submitting a copy of each U.S. patent or U.S. patent application publication listed in an IDS, no copies of U.S. patents or U.S. patent applications are provided. Copies of any listed foreign patent documents, pending non-published U.S. patent applications, and non-patent literature are enclosed.

Citation of these documents shall not be construed as:

1. an admission that the documents are necessarily prior art with respect to the instant invention;
2. a representation that a search has been made; or

3. an admission that the information cited herein is, or is considered to be, material to patentability as defined in § 1.56(b).

Respectfully submitted,

A handwritten signature in black ink, appearing to read 'Jonathan N. Geld', is written over the typed name and contact information.

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